


**Time
Release**

Outsourcing: Do try this at home

If merely looking at an insurance claim form gives you agita, it's time to call in a pro. There's no shame in getting help on any financial matter, and your bottom line will thank you. Just remember to check the credentials and references of anyone you hire.

✦ **To fight your health insurer on a claim, go to the National Association of Professional Organizers (napo.net) for a specialist who can decipher diagnosis codes, read the fine print and stay on hold with the insurance company. Cost: \$50 to \$200 per hour, depending on the adviser. Is it worth it? Industry data showed that when claims were disputed, 40 percent of denials were overturned.**

✦ **To research your kid's college financial aid strategy and do the paperwork, try the National Institute of Certified College Planners (niccp.com). Cost: about \$75 per hour or a flat fee of \$250 to \$750.**

✦ **To get the family talking about death, taxes and other sensitive topics, go to the National Association of Personal Financial Advisors (napfa.org) for a family financial adviser who can counsel one-on-one or mediate family discussions with teens, siblings or elderly parents. Cost: \$75 to \$200 per hour or a flat fee of \$680 to \$1,200.** —DARA PETTINELLI



Money Well Spent Hot Wheels

WHO Bernadette Murphy, 52, registered nurse, Rochester, New York

WHAT Metallic-blue Mazda Miata convertible

HOW MUCH \$27,000

WHY Because of how she feels driving along Lake Ontario with John Mellencamp blasting through the Bose speakers. "I never get anything for myself that's just fun," she says. "It's keeping me young!" When people assumed Murphy's husband had bought it for her, she ordered a personalized license plate: HRZNOTHZ. She's still trying her new ride on for size: On one shopping trip, she bought a giant pack of toilet paper, realized it didn't fit in the car and had to open it up and stuff rolls under the seats. Her little blue coupe isn't practical—that's the point.

—KATE ASHFORD